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ABSTRACT

This booklet describes grant and scholarship programs available to Oklahoma students. It opens with a chart showing tuition rates at Oklahoma colleges and universities and summarizes the average cost of attendance at Oklahoma's public institutions of higher education. The various aid programs are described in these sections: (1) state need-based financial aid; (2) state scholarship programs; (3) specialized financial aid; (4) U.S. Department of Education financial aid programs; (5) the Oklahoma College Savings Plan; and (6) federal tuition tax credits. (SLD)

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ED 449 766

Grant and Scholarship Programs

Oklahoma State Regents for Higher Education

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September 2000

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2000-01 Tuition Rates
at Oklahoma Colleges and Universities

	Comprehensive Universities	Regional Universities	Two-year Colleges
	University of Oklahoma	University of Central Oklahoma	Carl Albert State College
	Oklahoma State University	East Central University	Connors State College
		Northeastern State University	Eastern Oklahoma State College
		Northwestern Oklahoma State University	Murray State College
		Southeastern Oklahoma State University	Northeastern Okla. A&M College
		Southwestern Okla. State University	Northern Oklahoma College
		Cameron University	Oklahoma City Community College
		Langston University	Redlands Community College
		Oklahoma Panhandle State University	Rose State College
		University of Science and Arts of Oklahoma	Seminole State College
		Rogers State University	Western Oklahoma State College
Resident			
Lower Division	$ 61.00	$ 49.00	$ 31.50
Upper Division	65.00	50.00	
Graduate Division	86.00	66.00	
Nonresident			
Lower Division	136.00	84.00	67.50
Upper Division	153.00	93.00	
Graduate Division	188.50	109.00	

2000-01 Tuition Rates at Higher Education Centers, Technical Branches and Other Institutions

	Resident	Nonresident
Higher Education Centers		
Lower Division	$52.50	same as provider institution
Upper Division	61.00	
Graduate Division	84.00	
Technical Branches Oklahoma State University - OKC Oklahoma State University - Okmulgee	$44.00	$80.00
Tulsa Community College	$32.00	$69.00
OSU – Tulsa		
Lower Division	$61.00	$136.00
Upper Division	65.00	153.00
Graduate Division	86.00	188.50
OU/OSU Graduate Research Education Center		
Graduate Division	$87.50	$188.50

Average Cost of Attendance at Oklahoma Colleges and Universities for a Full-time Resident Undergraduate 2000-01

Tier	Tuition	Required Fees	Room & Board	Books & Supplies	Total
Comprehensive	$1,890	$854	$4,453	$1,015	$8,212
Regional Universities	$1,492	$522	$2,583	$612	$5,209
2-year Colleges	$946	$472	$2,726	$634	$4,778
Technical Branches	$1,320	$492	$2,500	$933	$5,245

Oklahoma Tuition Aid Grant Program

The Oklahoma Tuition Aid Grant Program (OTAG) is a need-based grant program for Oklahoma residents who attend approved colleges, universities and career technology schools in Oklahoma. Awards are approved for full-time or part-time students and undergraduate or graduate study. The OTAG Program is supported by a combination of state-appropriated funds and federal funds provided by the Leveraging Educational Assistance Partnership (LEAP) Program.

Application

Application is made through the Free Application for Federal Student Aid (FAFSA) available through high school counselors, the financial aid office at the college you are planning to attend or at www.fafsa.ed.gov. For best consideration, you should complete and submit the FAFSA to the federal student aid application system as soon as possible after January 1. **IT IS IMPORTANT TO APPLY EARLY.** OTAG accepts applications received by the federal student aid application system through June 30; however, applicants are encouraged to apply by April 30 for best consideration. Typically, the OTAG Program receives more eligible applications that can be awarded with available funds.

Eligibility

OTAG will review your family financial information to determine your eligibility, and you will be notified if you are approved to receive a grant. An award will not be denied for academic reasons as long as the school's minimum requirements for admission are fulfilled and satisfactory academic progress is made according to the school's policy for student financial aid recipients.

Award Amount

Currently, the maximum annual award is 75 percent of enrollment costs or $1,000, whichever is less. One-half of the award is disbursed in the fall semester, and one-half is disbursed in the spring semester. Funds are released to eligible students by campus officials after eligibility has been confirmed.

For Further Information

Oklahoma Tuition Aid Grant Program
877.662.6231
858.4356 (Oklahoma City area)
www.okhighered.org
otaginfo@otag.org

OTAG
OKLAHOMA TUITION AID GRANT PROGRAM
A PROGRAM OF THE OKLAHOMA STATE REGENTS FOR HIGHER EDUCATION

Oklahoma Higher Learning Access Program (OHLAP)

Sending a child to college may seem a long way down the road, but planning early for his or her future can help put the student on a winning track toward a college degree. Even if a college education appears unaffordable, there is still a way to help the student go to college in Oklahoma.

HOW IT WORKS

The Oklahoma Legislature has set up a fund that will help pay for a student's education if his or her parents' total yearly income is not more than $50,000 (beginning fall 2000). That program is called the Oklahoma Higher Learning Access Program (OHLAP).

- Students must enroll in the program in 8th, 9th or 10th grade. Students start early so that they can get ready for college by taking high school courses that will help them do well.
- Students must take certain courses and pass those courses with at least a 2.5 grade average. See next page for a full description of required curriculum.
- Students must go to class regularly and do their homework.
- Students also agree to stay out of serious trouble and away from drugs and alcohol.

WHAT ARE THE BENEFITS

Once a student has completed the program's goals and graduated from an accredited high school, OHLAP will help pay the student's tuition at a public two-year college, four-year university or a public technology center that offers college credit for certain programs. It will also cover at least a portion of tuition at certain private colleges and universities. The scholarship is good for up to five (5) years or until the student completes a four-year undergraduate degree, whichever comes first.

The final amount of the scholarship will vary depending on where the student attends college, the tuition rates in effect at that time, and whether he or she attends full-time or less.

HOW PARENTS CAN HELP

Parents should encourage the child to do well in his or her courses and to stay out of trouble. When the child signs up for the program in the eighth, ninth or 10th grade, the parents also sign an agreement and promise to help their child successfully reach the goals of the program.

REQUIRED CURRICULUM for OHLAP ELIGIBILITY
(Beginning fall 2000)

4	English (grammar, composition, literature)
2	Lab science (biology, chemistry, physics or any certified lab science; general science with or without a lab may not be used to meet this requirement)
3	Mathematics (from Algebra I, Algebra II, geometry, trigonometry, math analysis, calculus)
2	History (including 1 unit of American history)
1	Citizenship skills (economics, geography, government, or non-Western culture)
2	2 units of foreign or non-English language (two years of the same language) **OR** 2 units of computer technology (courses in programming, hardware and business computer applications, such as word processing, databases, spreadsheets, and graphics will qualify; keyboarding or typing classes do not qualify)
2	Additional courses of any of the subjects listed above
1	Fine arts (music, art, drama) or speech
17	Total units

For Further Information

Oklahoma State Regents for Higher Education
800.858.1840
524.9239 (Oklahoma City area)
studentinfo@osrhe.edu
www.okhighered.org

Oklahoma Tuition Scholarship Program

The purpose of the Oklahoma Tuition Scholarship Program, established by the Oklahoma State Legislature in 1999 (70 O.S., Section 2610, et seq.), is to provide a tuition scholarship to students that meet certain academic requirements and whose family income is less than $70,000.

Eligibility

1. The first scholarships provided by this program will be awarded to high school students graduating during the 2002-03 academic year.

2. The student must be a resident of the state of Oklahoma for two years prior to high school graduation.

3. Students must have graduated from an accredited Oklahoma high school or the Oklahoma School of Science and Math and have been awarded a standard diploma.

4. Students must apply for the scholarship within three years of graduating high school.

5. Students must have earned a minimum score of 26 on the ACT.

6. Students must have earned a minimum 3.25 cumulative high school grade point average.

7. Students must graduate in the top 15% of their class.

8. The income of the student's parents, custodial parents or guardian for the most recent calendar (tax) year, including income from both taxable and nontaxable sources, shall not exceed $70,000 per year.

9. The student must meet the admission standards for the type of institution the student seeks to attend.

10. The student must apply for state and federal financial aid.

11. The student cannot have been adjudicated as a delinquent or convicted as an adult for a violent offence (O.S. 571, Section 57).

Application

Applications will be provided by the Oklahoma State Regents for Higher Education to be completed by the student and their parents, custodial parent(s) or guardian(s) at the end of the student's 12th grade year.

Amount of Scholarship*

***The scholarship will be reduced or eliminated for any other state or federal tuition aid the student receives.**

1. The program shall provide scholarships for no more than 60 semester credit hours and no more than 30 semester credit hours in an academic year.

2. Students enrolled in an institution in the Oklahoma State System of Higher Education shall be awarded a scholarship in an amount equivalent to resident tuition.

3. Students enrolled in a private Oklahoma institution shall be awarded a scholarship in an amount equivalent to the average cost of resident tuition at a similar Oklahoma public college or university.

4. Students enrolled in postsecondary programs or courses which are offered as a result of an approved cooperative agreement between area public technology centers and Oklahoma public two-year colleges shall be awarded a scholarship in an amount equivalent to resident tuition, not to exceed the average cost of two years of full-time resident tuition at an Oklahoma public two-year college.

5. No scholarship benefits will be awarded for remedial courses.

Criteria for Annual Renewal

1. Students awarded a scholarship under this program shall maintain a 2.75 cumulative or retention grade point average.

2. The student must maintain good academic standing and satisfactory academic progress as determined by the Oklahoma State Regents for Higher Education.

For Further Information

Oklahoma State Regents for Higher Education
800.858.1840
524.9239 (Oklahoma City area)
studentinfo@osrhe.edu
www.okhighered.org

Academic Scholars Program

The Oklahoma State Regents for Higher Education Academic Scholars Program was created and funded by the Oklahoma Legislature as an incentive for students of high academic ability to attend both public and private higher education institutions in Oklahoma. The program is created to enhance the academic environment, to retain within Oklahoma academically talented students and to attract others of equal talent to the state.

AMOUNT OF SCHOLARSHIP

The amount of the award varies according to the type of institution the student attends. The annual scholarship amount is $5,500 for students who attend the University of Oklahoma, Oklahoma State University, or The University of Tulsa; $4,000 for students who attend any other Oklahoma four-year public or private college or university; and $3,500 for students who attend Oklahoma two-year colleges. Students who enroll at public universities and colleges are eligible for a tuition waiver in addition to the scholarship award noted above.

The scholarship will be awarded for up to eight semesters of attendance at an Oklahoma institution for higher education in accordance with the continuing eligibility requirements. If the awardee is a transfer student from an out-of-state institution, the number of semesters of program eligibility will be reduced by the number of semesters spent at an out-of-state institution.

APPLICATION PROCESS

Applications are distributed to all Oklahoma high school counselors and Principals in October of each year. Applications may also be obtained by contacting the State Regents' office. There is no specified deadline for submission of applications.

REMAINING IN PROGRAM AFTER THE FIRST YEAR

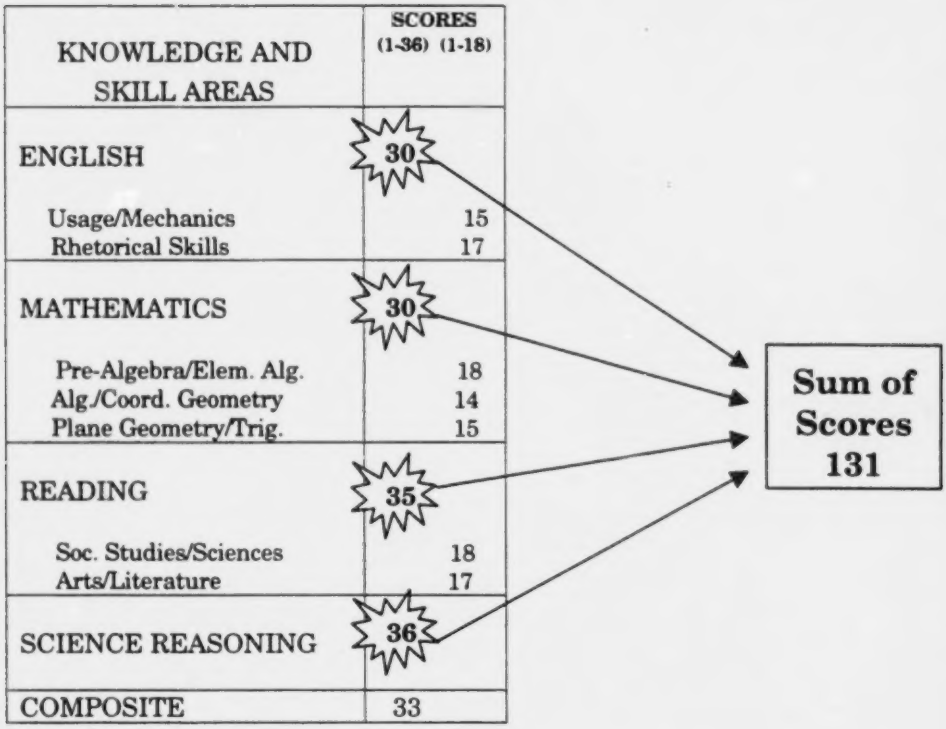
- Students awarded a scholarship under this program must maintain a 3.25 retention or cumulative grade point average, which will be verified between the summer and fall term. The grade point average will reflect all coursework attempted.

- The student must enroll full-time each semester in a single institution for continuation in the program. "Full-time" is defined as 12 hours in the fall and spring semesters and 6 hours in the optional summer or January term.

- The student must earn twenty-four (24) semester credit hours each academic year. If the student receives summer payment, he or she must earn thirty (30) semester credit hours for the academic year.

ELIGIBILITY CRITERIA

- ***Residents of Oklahoma*** automatically qualify by scoring within the 99.5 to 100.0 percentile levels on the ACT or SAT as administered in the state of Oklahoma (SUM OF SCORES 131). The test scores must be from a single national test date. Partial scores from more than one examination will not be considered. EXAMPLE:



- ***Residents and nonresidents*** automatically qualify by achieving one of the following designations: National Merit Scholar, National Merit Finalist, or United States Presidential Scholar.

- ***Institutional Nominee*** - State colleges and universities may nominate students attending their institution for the Academic Scholars Program based on criteria established by each individual institution. Nominees will be selected through the normal admission and/or scholarship application at the institution.

- The applicant must meet the qualifying criteria outlined below and enter the Academic Scholars Program within twenty-seven (27) months of the graduation date for his or her high school class.

For Further Information

Oklahoma State Regents for Higher Education
800.858.1840
524.9239 (Oklahoma City area)
studentinfo@osrhe.edu
www.okhighered.org

Regional University Baccalaureate Scholarship

This scholarship enables 11 participating public universities to provide up to four years of scholarship support to academically-promising Oklahoma students enrolled in a baccalaureate program. Each participating institution may nominate up to 15 awardees per year.

Regional Universities

University of Central Oklahoma, East Central University, Northeastern State University, Northwestern Oklahoma State University, Southeastern Oklahoma State University, Southwestern Oklahoma State University, Cameron University, Langston University, Rogers State University, Oklahoma Panhandle State University, and the University of Science and Arts of Oklahoma.

Eligibility

1. Applicants must be Oklahoma residents.

2. Applicants must meet one of the following criteria defined below:

   a. have an ACT composite score of at least 30 and a grade-point-average and class rank which are exceptional, as determined by the institution; **OR**

   b. be a National Merit Semifinalist or Commended Student, which shall mean a student designated as a National Merit Semifinalist or National Merit Commended Student by the National Merit Scholarship corporation;

   (Only ACT and SAT test scores from tests administered on national test dates will be considered for admission to the program.)

Award Amount

- The annual award amount is $3,000.
- Each awardee will also receive a resident tuition waiver from the institution.
- The scholarship is available for up to eight semesters of study in a baccalaureate program at a regional university, or until the student is granted a baccalaureate degree, whichever occurs first.
- The scholarship award may be used only at the university making the award; it is not portable.

Application

Application is made directly through the university the student plans to attend. The application deadline will vary for each institution.

Criteria for Continued Eligibility

Participants awarded a scholarship must maintain a 3.25 cumulative grade-point-average. A program year is defined as beginning in the fall semester and continuing through the summer term.

Scholarship recipients must maintain full-time enrollment each semester. Full-time enrollment shall mean a minimum of 12 hours per semester and 24 hours in the two regular semesters.

For Further Information

Oklahoma State Regents for Higher Education
800.858.1840
524.9239 (Oklahoma City area)
studentinfo@osrhe.edu
www.okhighered.org

ROBERT C. BYRD

HONORS SCHOLARSHIP PROGRAM

(Administered by the Oklahoma State Department of Education)

The Robert C. Byrd Honors Scholarship Program is federally funded to promote student excellence and achievement and to recognize exceptionally-able high school seniors who show promise of continued academic excellence and achievement. Students are selected to receive scholarships based on meeting eligibility criteria and completion and evaluation of an application. An equal number of "Byrd Scholars" are selected annually to represent each of Oklahoma's six congressional districts.

Amount of Scholarship

"Byrd Scholars" receive $1,110 for the first year of study at an eligible post-secondary institution. Scholarships are renewable for up to three additional years of study provided students continue to meet eligibility standards as defined by the institutions they are attending.

Application

The State Department of Education mails application materials to all public, private, and parochial schools. All applicants will be notified by mail as to their status after the scholarship winners have been determined.

Each application is rated according to predetermined selection criteria. Each application must contain the requested information and documentation which include such items as:

a. official signed and notarized transcripts
b. letters of recommendation
c. student essay

Before the scholarship is awarded, each winner will be requested to provide a copy of a letter of acceptance for admission to attend a higher education institution and a copy of the fall enrollment schedule. Each winner, if appropriate, will also be required to file a statement of Selective Service Registration upon request by the State Department of Education.

Eligibility

Applicants must meet the following criteria in order to be eligible to compete for the Byrd Scholarship:

a. be a United States citizen or national or be a permanent resident of the United States;

b. be a legal resident of Oklahoma;

c. be a senior enrolled in full-time coursework leading to high school graduation;

d. have applied to or been accepted for admission as a full-time student by an institution of higher education;

e. be able to meet academic criteria as stated in the scholarship application (this includes GPA, ACT/SAT, and GED scores);

f. must not be in default on a previous federal loan, scholarship, or grant; and

g. must not have been declared ineligible to receive federal assistance as a condition of sentencing under Section 5301 of the Anti-Drug Abuse Act of 1988.

For Further Information

Oklahoma State Department of Education
Professional Services Division
Oliver Hodge Building
2500 N. Lincoln Boulevard
Oklahoma City, Oklahoma 73105-4599
405.521.2808
www.sde.state.ok.us

Future Teachers Scholarship

The Future Teachers Scholarship Program was established by the Oklahoma State Regents for Higher Education as an incentive to encourage the preparation of teachers in critical shortage areas in the public schools of Oklahoma.

Critical Teacher Shortage Areas

Special Education	Library Media Specialist
Math	Counseling
Foreign Language	Speech/ Language Pathology
Science	
Art	
Music	

ELIGIBILITY

1. The student must be a resident of Oklahoma.
2. The student must be nominated by the college in which they are enrolled on the basis of one of the following criteria:
   a. cumulative high school grade point average ranking in the top 15 percent of his or her high school graduating class; OR
   b. ACT or SAT score ranking in the top 15 percent for high school graduates of the same year; OR
   c. admission to a professional education program at an accredited Oklahoma institution of higher education; OR
   d. an undergraduate record of outstanding success, as defined by the institution.
3. Full-time and part-time students are eligible for the scholarship; however, highest priority will be given to full-time students.
4. Scholarship recipients must maintain no less than a 2.5 cumulative grade point average.
5. Each recipient must agree to teach in a shortage area in Oklahoma public schools for a minimum of three (3) consecutive years upon graduation and licensure as a teacher.
6. Recipients may receive the scholarship for not more than four years, or the equivalent of four years, of full-time study.

APPLICATION PROCESS

1. A new application must be submitted each academic year.
2. Completed applications are to be submitted in May of each year. The following documentation is required:
   a. First-time freshman must submit a copy of their high school transcript and ACT or SAT score, whichever is applicable.
   b. Students who have attended a post-secondary institution must submit official transcripts from all institutions attended.
   c. All students must submit the essay portion of the application on a separate sheet.

3. Institutions will submit scholarship candidates and alternates in priority order to the State Regents office.
4. The State Regents office will notify students and institutions of awards.

AMOUNT OF SCHOLARSHIP

An award amount for each nominated student will be determined by the college the student attends. The following annual award limits have been set by the State Regents:

Enrollment	Hours Completed Toward Baccalaureate Degree	Maximum Annual Award
Full-time	60 hours and above	$1.500
Full-time	Less than 60 hours	$1,000
Part-time	60 hours and above	$ 750
Part-time	Less than 60 hours	$ 500

For purposes of this program, full-time enrollment means not less than 12 credit hours per semester for undergraduates and not less than nine credit hours per semester for graduate students. Part-time enrollment means not less than six credit hours per semester.

For Further Information

Oklahoma State Regents for Higher Education
800.858.1840
524.9239 (Oklahoma City area)
studentinfo@osrhe.edu
www.okhighered.org

National Guard Tuition Waiver

The Oklahoma National Guard Tuition Waiver is established as an incentive for qualified young men and women to join the Oklahoma National Guard and as a means to retain skilled, productive citizens within the state.

Eligibility

A student who is a member of the Oklahoma National Guard shall be eligible for a full resident tuition waiver, provided the student:

1. is a bona fide member of the Oklahoma National Guard at the beginning of the semester for which he/she is applying for a scholarship or by the scholarship application deadline determined by the institution;

2. has been certified as a member in good standing by the Adjunct General;

3. is an Oklahoma resident;

4. does not currently hold a baccalaureate or graduate degree; and

5. meets all admission and retention requirements of the institution.

Application

The student is required to submit a *Statement of Understanding and Certificate of Basic Eligibility* each semester for which he/she is applying for the waiver. The certification form is to be signed by a commander or representative of the Oklahoma National Guard. This signature certifies that the student is in good standing with the National Guard and that the National Guard member agrees to abide by all program rules and procedures. The form is to be forwarded by the student to the institution he/she wishes to attend by the deadline determined by the institution.

Enrollment Requirements

A student meeting all of the program eligibility requirements will be awarded a full resident tuition waiver, provided the student:

1. is enrolled in a program of study leading to an associate degree or a baccalaureate degree;

2. is enrolled in a minimum of six hours in the fall or spring semester or a minimum of three hours in the summer term. The student may meet this minimum enrollment requirement either at a single institution or more than one institution in The Oklahoma State System of Higher Education. It is the student's responsibility to provide institutions with a copy of the *Statement of*

Understanding and Certificate of Eligibility to insure the waiving of fees at both institutions.

3. has submitted a plan for the completion of his/her degree with the Oklahoma National Guard.

4. Waivers will not be awarded for courses leading to a certificate, continuing education courses, or career technology courses which are not counted towards a degree program at another institution.

5. Concurrently enrolled high school students are not eligible for this tuition waiver.

6. The tuition waiver is not applicable to professional programs that do not require an earned degree.

Amount of Award

A resident tuition waiver covers the cost of resident tuition for all courses for which resident tuition is charged. The student is responsible for all other fees: special course fees, student activity and facility fees, assessment fees and others.

A student may receive a waiver for a maximum of eighteen (18) semester credit hours each semester, for up to six years from the date of first application.

For Further Information

Oklahoma National Guard
800.362.4534.

Independent Living Act

(Department of Human Services Tuition Waiver)

The Independent Living Act was established by the 2000 Oklahoma Legislature to ensure that eligible individuals who have been or are in the foster care program of the Department of Human Services receive services that include housing, medical coverage and education.

Eligibility

- ☆ Student must be a resident of Oklahoma.
- ☆ Student must have graduated within the previous three years from a State Board of Education accredited high school, the Oklahoma School of Science and Mathematics, or a high school bordering Oklahoma as approved by the State Board of Education; or, the student must have completed the General Educational Development (GED) requirements.
- ☆ Available to students up to 21 years of age who have been in DHS custody for at least nine months between the ages of 16 and 18.
- ☆ Student must be enrolled in a public college or university or certain programs at technology centers.
- ☆ Tuition waivers will be made available to eligible students up to 26 years of age, or upon completion of a baccalaureate degree or program certificate, whichever comes first.
- ☆ First recipients are 1999-2000 high school graduates.

Amount of Award

A resident tuition waiver covers the cost of resident tuition for all courses for which resident tuition is charged. The student is responsible for all other fees: special course fees, student activity and facility fees, assessment fees and others.

For Further Information

Oklahoma State Regents for Higher Education
800.858.1840
524.9239 (Oklahoma City area)
studentinfo@osrhe.edu
www.okhighered.org

Heartland Scholarship Fund

The Heartland Scholarship Fund is available for dependent children of victims of the April 19, 1995, bombing of the Alfred P. Murrah Federal Building in downtown Oklahoma City. These awards are applicable to the cost of tuition, fees, special fees, books, and room and board.

Amount of Award

The annual award for students attending a comprehensive university is $5,500, for a regional university, $4,000 and for a two-year college, $3,500.

Eligibility

Individuals eligible for the scholarship must be a dependent child of an individual killed as a result of the April 19 bombing or a surviving dependent child who was injured in the Federal Building day care center.

Students must maintain full-time enrollment and make satisfactory progress toward a degree at an accredited higher education institution in order to receive continued awards.

Application

Application can be made by contacting the Oklahoma State Regents for Higher Education.

For Further Information

Heartland Scholarship Fund
Oklahoma State Regents for Higher Education
State Capitol Complex
500 Education Building
Oklahoma City, Oklahoma 73105-4500
800.858.1840
524.9239 (Oklahoma City area)
studentinfo@osrhe.edu
www.okhighered.org

Chiropractic Education Assistance Scholarship

(Administered by the Oklahoma State Regents for Higher Education and the Oklahoma State Board of Chiropractic Examiners)

The purpose of the Chiropractic Education Scholarship Program is to assist residents of the state of Oklahoma who are pursuing the study of chiropractic at accredited out-of-state schools.

Eligibility

1. The student must be a resident of Oklahoma for at least five years prior to the date of application.

2. The student must be enrolled in or have been accepted to an accredited chiropractic school.

3. Scholarship awardees under this program shall maintain a 3.0 cumulative grade point average. The cumulative grade point average will be determined after the summer trimester for fall scholarship eligibility, and after the fall trimester for spring scholarship eligibility.

4. A student may participate in the program for no more than four years.

Application

The application deadline normally falls at the end of May each year. Late applications will not be considered. First-year applicants must include a statement from the institution that states he/she has been admitted to the college. Continuing students must submit a current transcript.

State Regents staff will forward the applications to the Oklahoma State Board of Chiropractic Examiners for approval of scholarship candidates. The State Regents office will notify both recipients and chiropractic schools of nominations and awards.

Amount of Award

The available funds for the program are subject to annual legislative appropriation. Annual award amounts may vary, but cannot exceed $6,000 per student. Upon certification of eligibility, the scholarship shall be awarded in two disbursements at the beginning of the fall trimester and at the beginning of the spring trimester. The award will be sent to an official of the chiropractic school for distribution to the student.

For Further Information

Chiropractic Education Assistance Scholarship
Oklahoma State Regents for Higher Education
State Capitol Complex
500 Education Building
Oklahoma City, Oklahoma 73105-4503
800.858.1840
524.9239 (Oklahoma City area)
studentinfo@osrhe.edu
www.okhighered.org

American Public Works Association Scholarship

The American Public Works Association is an international educational and professional association of public agencies, private sector companies, and individuals dedicated to providing high quality public works, goods and services. The goal of the Oklahoma chapter of the American Public Works Scholarship is to provide financial aid to students enrolled in a course of study as preparation for a career in public works or to students who are dependents of a public works employee. Public works are the physical structures and facilities developed or acquired by public agencies to house governmental functions and provide water, waste disposal, power, transportation and similar services to make modern life possible.

Eligibility

1. The applicant must be a resident of Oklahoma.

2. The applicant must be enrolled in a degree program as preparation for a career in public works or be a dependent of a public works employee.

3. The applicant must be enrolled full-time (12 credit hours).

4. No minimum grade point average or ACT/SAT score is required.

Amount of Assistance

The amount of the scholarship is $500 for the 2000-01 academic year. The scholarship is transferable to other Oklahoma institutions.

Application

Completed applications are due in April of each year to the Oklahoma State Regents for Higher Education.

Continuing Eligibility

The recipient must be enrolled full-time each semester.

For Further Information

Oklahoma State Regents for Higher Education
800.858.1840
524.9239 (Oklahoma City area)
studentinfo@osrhe.edu
www.okhighered.org

George and Donna Nigh Public Service Scholarship

The George and Donna Nigh Public Service Scholarship was established by the 1999 Oklahoma Legislature to provide scholarship opportunities to outstanding students who are preparing for careers in public service. A component of the scholarship program is participation in seminars on public service offered by the Nigh Institute. Each college and university may nominate one scholarship recipient per year.

Eligibility

1. Scholarship recipients must be residents of the State of Oklahoma as determined by the State Regents.

2. Scholarship recipients must be enrolled full time in an undergraduate program at a public or private college or university in the state of Oklahoma.

3. Scholarship recipients must be enrolled in a degree program leading to a career in public service as determined by the institution.

4. Students receiving the scholarship must demonstrate exceptional academic achievement as evidenced by a number of factors which may include grade point average, class rank, national awards, scholastic achievement, honors, teachers' recommendations and the applicant's involvement in extracurricular activities.

Application

Presidents of Oklahoma colleges and universities will be invited to submit a nominee for consideration of award prior to the beginning of the spring semester. An advisory committee appointed by the George and Donna Nigh Institute will review and approve the nominations and make announcement of awards.

Amount of Scholarship

1. The annual award amount is $1,000.
2. Scholarships will be awarded on a yearly basis and are not renewable.
3. Each participating college or university may nominate one scholarship recipient each year.

For Further Information
Nigh Institute
Downtown College Consortium
120 N. Robinson, Ste. 500 C
Oklahoma City, OK 73102
405.319.3085
mbigger@okc.cc.ok.us

Tuition Waivers

Authorized by the Oklahoma State Regents for Higher Education

College-Awarded Tuition Waiver Scholarships
State Regents' policy authorizes each institution in The Oklahoma State System of Higher Education to provide for tuition waiver scholarships on the basis of financial need, scholastic aptitude and achievement, academic discipline or field of study, student activity participation, cultural diversity and academic level. State system institutions are also required to waive resident tuition for individuals who meet specific criteria.

State Authorized Tuition Waivers
In addition to tuition waiver scholarships awarded by Oklahoma public colleges and universities, resident tuition will be waived for the following:

- **senior citizens** who wish to audit courses (includes a waiver of special fees and activity fees)
- **POWs, MIAs** and their dependents
- **dependents of peace officers and fire fighters** killed in the line of duty
- **exchange students** on a reciprocal basis
- **graduate assistants**, either resident or nonresident, with at least a one-quarter time graduate assistantship
- **Academic Scholars Program** awardees (see page 8)
- **Regional University Baccalaureate Scholarship** awardees (see page 10)
- **Independent Living Act** - Department of Human Services dependents who meet specific criteria (see page 18)
- **Army or Air National Guard members** in good standing (see page 16)
- **benefits-eligible employees** at institutions in the Oklahoma State System of Higher Education

For Further Information

Oklahoma State Regents for Higher Education
800.858.1840
524.9239 (Oklahoma City area)

Smart Start
for Brain Gain 2010

Smart Start is designed to provide committed, trained human resources to service programs already in place, such as GEAR UP, America Reads/America Counts and other established efforts aimed at reducing educational failure and promoting college attendance and success among children and youth as well as adults.

Smart Start is a component of *Brain Gain 2010*, a State Regents initiative to increase the number of Oklahomans who attend and graduate from college.

Smart Start members will be a part of *AmeriCorps*, a national program established to support and promote service and volunteerism.

Application
The first step to participating as a member is completing and returning an *AmeriCorps* application to: Oklahoma State Regents for Higher Education, Attention: Smart Start, State Capitol Complex, 500 Education Building, Oklahoma City, OK 73105-4500.

Education Awards
Smart Start will recruit, train and place 3,600 mentors and tutors in Oklahoma schools and community programs in 2000-2001. ***Smart Start*** members can earn an *AmeriCorps* Education Award that can be applied to current college costs or student loans or both. Current as well as former college students are eligible to apply.

If you need assistance repaying your student loan, you can serve as a mentor or tutor in a qualified program to reduce your student loan debt. However, if you are having trouble making your loan payments, contact your loan holder immediately. You may be eligible for deferment or forbearance.

Award Amount
As a mentor or tutor with the Smart Start program, you are eligible to receive an *AmeriCorps* Education Award that can be applied to qualified student loans, such as Stafford or Perkins loans. The amount of the Education Award is determined by the number of hours served in one calendar year:

425 service hours = $1,181.25
900 service hours = $2,362.50

For Further Information

Lisa L. Schmidt	Debra D. Vaughn	Queena Carter
State Coordinator	Outreach Coordinator	Staff Assistant
lschmidt@osrhe.edu	dvaughn@osrhe.edu	qcarter@osrhe.edu
405.524.9190	405.524.9195	405.524.9199

smartstart@osrhe.edu.

U.S. DEPARTMENT OF EDUCATION
FINANCIAL AID PROGRAMS

Students can apply for the following programs through the Free Application for Federal Student Aid (FAFSA). See "For Further Information" below.

FEDERAL PELL GRANT

The Pell Grant is a need-based award to help first-time undergraduates pay for their education after high school. The award does not have to be repaid. A first-time undergraduate is one who has not earned a bachelor's or first professional degree. The maximum annual award for the 2000-01 academic year is $3,300.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (SEOG)

The SEOG is an assistance program administered directly by the financial aid office at each participating school (a campus-based program). The SEOG is gift-aid for first-time undergraduates with exceptional financial need. Pell Grant recipients with the lowest effective family contributions will receive priority. The award amount can be between $100 and $4,000 per year.

FEDERAL WORK-STUDY

The Federal Work-Study Program provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study. Payment is made by the hour and must equal at least the current federal minimum wage, but may be higher.

FEDERAL PERKINS LOANS

A Perkins Loan is a low-interest (five percent) loan for first-time undergraduates and graduate students with exceptional financial need. These loans are made through a school's financial aid office, and the school is the lender. Up to $4,000 may be borrowed for each year of undergraduate study.

FEDERAL STAFFORD LOANS

Federal Stafford Loans are low-interest, need-based loans made to students attending school at least halftime. Loans are made by a lender such as a bank, credit union or savings and loan association. Most loans are insured by the guarantee agency in each state and reinsured by the Federal Government. The government will pay the interest on the loan while the student is in school, for the first six months after the student leaves school and under other special circumstances. This type of loan is a subsidized loan.

UNSUBSIDIZED STAFFORD LOANS

This type of Stafford Loan is a low interest loan **not** awarded on the basis of financial need. The amount of the loan can be the amount of the student's effective family contribution, or the Stafford loan borrowing limit. Interest on the loan can be paid while the student is in school or can accumulate and be capitalized (added to the principal amount of the loan).

FEDERAL PLUS LOANS

PLUS loans are for parents who want to borrow funds to help pay for their children's education. The PLUS loan provides additional funds for educational expenses and is made by a lender such as a bank, credit union or savings and loan association. The annual limit on a PLUS loan is equal to the student's cost of attendance minus any other financial aid received.

For Further Information

Federal Student Aid
Information Center
P. O. Box 84
Washington, DC 20044
800-4FEDAID (800.433.3243)
www.ed.gov/studentaid
www.fafsa.ed.gov

For Information on Student Loans

Oklahoma Guaranteed Student Loan Program
PO Box 3000
Oklahoma City, Oklahoma 73101-3000
800.442.8642
858.4340 (Oklahoma City area)
www.ogslp.org

OKLAHOMA COLLEGE SAVINGS PLAN

(Administered by the Board of Trustees of the Oklahoma College Savings Plan)

How It Works

To help get started on paying for college, the state of Oklahoma is offering a flexible new program called the Oklahoma College Savings Plan. Under the **Oklahoma College Savings Plan**, you open an account on behalf of a designated beneficiary. The money you contribute to the account is invested in special investment portfolios designed to meet the needs of differently aged beneficiaries. Earnings in your account will grow free of federal and Oklahoma income taxes until your beneficiary is ready to go to college. Then, the funds in the account can be used to pay for qualified education expenses at eligible schools in Oklahoma or anywhere in the country (and even at some outside the U.S.) -- including trade, technical and graduate schools. The account must be open for at least one year before qualified withdrawals can be made.

Why You Should Take Advantage of the Oklahoma College Savings Plan

Tax advantages: With other types of vehicles, like savings accounts or mutual funds, you have to pay tax on earnings every year. With the plan, federal and Oklahoma income taxes are deferred on interest earned until funds are distributed. When the money is distributed, the earnings portion is subject to federal and Oklahoma income tax. If the distribution is used to pay for qualified higher education expenses of a beneficiary, earnings are considered income to the beneficiary, and taxes are based on the student beneficiary's rate, which is likely to be lower than that of the account owner.

Very low minimum contribution: Through this plan, the opportunity to begin putting aside savings for college is available to all the people of Oklahoma. Even if you need to start with a small contribution, it's easy to do so with the plan. You can open an Oklahoma College Savings Plan account with just $25 by check or money order or by using an automatic contribution plan from your bank account or electronic funds transfer. Or, you can get started with just $15 per account per pay period if you contribute by payroll deduction through your employer.

Allows high maximum contributions: Unlike the Education IRA, contributions to the Oklahoma College Savings Plan are not limited to $500 a year. However, there is a maximum contribution limit currently set at $100,000 that applies to all accounts and all beneficiaries. All accounts opened with the Oklahoma College Savings Plan for a particular beneficiary are subject to the maximum contribution limit. (Please refer to the Disclosure Booklet for more information about the Maximum Contribution Limit.)

Professional money management: The Oklahoma College Savings Plan is administered by the Board of Trustees of the Oklahoma College Savings Plan. TIAA-CREF Tuition Financing, Inc. will manage program investments and will provide investment advisory services. TIAA-CREF is one of the world's largest retirement systems, with over $275 billion in assets under management.

Flexibility: You can use the money in your account to pay for college costs – tuition, as well as related expenses, such as required fees, books, and certain room and board costs -- not only within the State of Oklahoma, but at any eligible institution of higher education in the country (and even some schools outside of the United States) -- including trade, technical and graduate schools.

Low cost: There are no sales charges and no application fees. An asset-based administrative fee at an annual effective rate of .78 to .83 (or 78 to 83 basis points) of the daily average plan assets is deducted from plan assets to cover the cost of ongoing investment advice, administration, servicing, and marketing.

For further information

Oklahoma College Savings Plan
Program Consultant
877 OK 4 SAVING (877.654.7284)
www.ok4saving.org

OK
Oklahoma
College Savings Plan

The Federal Hope and Lifetime Learning Tax Credits

If you're paying for your or your dependent's college education, there are two tax credits available for you---the Hope and the Lifetime Learning credits.

What's a Tax Credit?
A tax **credit** is better than a **deduction**. A credit is subtracted directly from your federal income tax on a dollar-for-dollar basis. This saves you more money than a deduction, which you subtract from your income before you calculate your tax and which yields much less than dollar-for-dollar savings.

Who Gets to Claim the Credit?
If someone claims the student as a dependent for tax purposes, that person, not the student, may receive the tax credit, even if the student files a tax return. Otherwise, only the student may receive the credit.

What's the Difference Between the Credits?
The **Hope credit** can be claimed for each of the first two years of college or career technology school, for classes that lead to a degree or recognized certificate. The student must be enrolled at least half-time to qualify for the Hope credit. The **Lifetime Learning credit** is available for any postsecondary education, including graduate and professional school, and unlike the Hope credit, there is no minimum enrollment. If you qualify for both credits, it will usually be to your advantage to claim the Hope credit.

What College Costs Qualify?
Qualified expenses include tuition and required fees, minus any grants and scholarships that are received tax-free. Expenses for books and supplies are not included unless they must be paid to the institution as a condition of enrollment. The costs of room and board, insurance, transportation and medical fees (including health fees) are not qualified expenses, even if required for enrollment.

What the Hope Tax Credit is Worth
The amount of the credit equals 100 percent of the first $1,000 of qualified expenses plus 50 percent of the second $1,000, for a maximum of $1,500. After the year 2002, the credit will be adjusted according to inflation. **Example:** You are single, enrolled in the first year at a career technology school, and have an adjusted gross income of $20,000. You pay $2,200 in tuition and required fees and receive an $800 tax-free grant, which brings your expenses to $1,400. You would be eligible for a Hope tax credit of $1,200 (100 percent of the first $1,000 plus 50 percent of $400, or $200=$1,200).

What the Lifetime Learning Tax Credit is Worth
Through the year 2002, the credit equals 20 percent of the first $5,000 of qualified expenses, for a maximum of $1,000. After 2002, the credit will be 20 percent of the first $10,000, for a maximum of $2,000. Unlike the Hope credit, this will not be adjusted for inflation.

Example: You and your spouse file jointly and have an adjusted gross income of $70,000. Your child is enrolled in the third year at a university, which costs you $4,000 in qualified expenses. You would receive a Lifetime Learning credit of $800 (20 percent of $4,000).

Is There an Income Limit?
Single tax filers with up to $40,000 of adjusted gross income (AGI) and joint tax filers with up to $80,000 of AGI qualify for the full credit. It is gradually phased out for single filers in the $40,000-$50,000 range and for joint filers in the $80,000-$100,000 range, and it is not available for those whose income exceeds the upper limit of those ranges.

How the Phaseout is Calculated
If you are a single filer with an adjusted gross income between $40,000 and $50,000, or a joint filer in the $80,000-$100,000 range, the credit is reduced by the percentage of the phaseout range your income exceeds. **Example:** You are a single filer who has an AGI of $45,000, or a joint filer with an AGI of $90,000. In both cases, your tax credit would be reduced by 50%, since your income exceeds 50 percent of the phaseout range.

It's Easy to Claim the Credit!
- The college will send the student IRS Form 1098-T, Tuition Payments Statement, which will report the tuition and related expenses paid for the student.
- The person claiming the credit needs to fill out IRS Form 8863 (PDF) and attach the form to his or her federal tax return. You can call 800.829.3676 to order the form. It is a worksheet that will help to calculate the amount of the Hope or Lifetime Learning credit that will be claimed on the return.

Other Points to Remember
- Married couples must file a joint tax return in order to be eligible for either credit.
- Only one credit may be claimed per student per year.
- A student who has been convicted of a felony drug offense is not eligible for the Hope credit.
- A student who has benefited from a tax free distribution from an Education IRA is not eligible for either tax credit.
- A family with more than one student may qualify for more than one credit in a year. A Hope credit may be claimed for each student who qualifies. However, the Lifetime Learning credit is claimed on a per taxpayer (family) basis. That means that the Lifetime Learning credit may be claimed only once per year by a taxpayer, although it may cover more than one student in a family as long as the maximum value of the credit is not exceeded.
  Example: You and your spouse have three children, all dependents, enrolled in college. The two younger ones are in their first two years, so each qualifies for a Hope tax credit. The oldest child is a senior whose expenses are $3,000. Also, you are taking classes at a graduate school and must pay $4,000. You and your spouse

may claim only one Lifetime Learning credit for your family. This will cover the first $5,000 of the $7,000 you pay for your and your oldest child's education, and will reduce your federal income tax by $1,000 (20 percent of $5,000). That is in addition to the amount you will save with the two Hope credits you receive for your younger children.

For Further Information

IRS Help Line 800.829.1040
IRS publication 970, *Tax Benefits for Higher Education*
visit the U.S. Treasury Department's Web site at www.irs.ustreas.gov
or consult your tax advisor